

FORM PTO/SB/08A/B (10-01)
Substitute for PTO-1449A/B

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Attorney Docket Number

40627/S850

Application Number

09/785,643

Filing Date

February 16, 2001

Applicant(s)

Jonathan David Goodwin

Group Art Unit

3621

Examiner Name

Daniel L. Greene

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - Kind Code ² (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
	9	5,265,221	11-23-1993	MILLER
		6,009,417	12-28-1999	BROOKNER et al.
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		6,065,117	05-16-2000	WHITE
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		6,587,880 B1	07-01-2003	SAIGO et al.

OTHER DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	9	FICKEL, Louise, "Know Your Customer," Leaders for the Next Millennium, CIO Magazine, 08/15/1999, 10pp.
		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester, Feb 1995, 2pp.

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9		5,384,886	01-24-1995	Rourke
		6,098,058	08-01-2000	Gravell et al.
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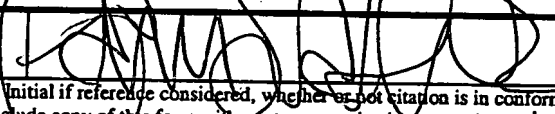
FOREIGN PATENT DOCUMENTS

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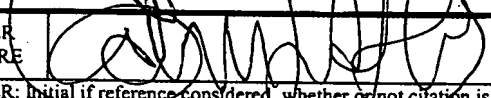
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	Examiner Name	Calvin L. Hewitt II

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EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - Kind Code ² (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
		5,241,483	08-31-1993	Porret et al.
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		6,446,204 B1	09-03-2002	Pang et al.

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OTHER DOCUMENTS		
EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		USPS Publication No. 25, "Designing Letter Mail", August 1995, 86 pages.

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